

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Patricia Ann Zinn
Debtor

Case No. 17-02455-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db
4933143 +Patricia Ann Zinn, 206 Adams Court, Hanover, PA 17331-5224
4952827 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4933147 +Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657
+Bureau of Accout Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
4933155 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
4933154 +Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
4933157 +Commonwealth of Pennsylvania, County of York, 203 Dart Drive, Hanover, PA 17331-1322
4933162 Hanover Hospital, Inc., P.O.Box 824234, Philadelphia, PA 19182-4234
4933163 Hanover Medical Group, PO Box 824221, Philadelphia, PA 19182-4221
4933164 +Hayt, Hayt, and Landau LLC, Meridian Center I, 2 Industrial Way West,
Eatontown, NJ 07724-2279
4933167 +Midland Funding LLC, c/o Daniel Santucci, 1 International Plaza, 5th Floor,
Philadelphia, PA 19113-1510

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4933146 +E-mail/Text: banko@berkscredit.com Sep 22 2017 18:47:29 Berks Credit & Collections,
Po Box 329, Temple, PA 19560-0329
4933153 +EDI: CAPITALONE.COM Sep 22 2017 18:53:00 Capital One, Attn: General Corr/Bankruptcy,
Po Box 30285, Salt Lake City, UT 84130-0285
4933156 +EDI: WFNNB.COM Sep 22 2017 18:53:00 Comenity Bank/Lane Bryant, Po Box 182125,
Columbus, OH 43218-2125
4933159 +E-mail/Text: scarr@yourdcb.com Sep 22 2017 18:47:30 Damascus Community B,
26500 Ridge Road, Damascus, MD 20872-1915
4933160 +EDI: DISCOVER.COM Sep 22 2017 18:53:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
4933161 EDI: FSAE.COM Sep 22 2017 18:53:00 FirstSource Advantage, LLC, PO Box 628,
Buffalo, NY 14240-0628
4933165 +EDI: RESURGENT.COM Sep 22 2017 18:53:00 LVNV Funding, Po Box 10497,
Greenville, SC 29603-0497
4933166 +EDI: MID8.COM Sep 22 2017 18:53:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
San Diego, CA 92193-9069
4933168 EDI: PRA.COM Sep 22 2017 18:53:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
4933169 EDI: PRA.COM Sep 22 2017 18:53:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk, VA 23541
4933789 +EDI: PRA.COM Sep 22 2017 18:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4933170 +EDI: RMSC.COM Sep 22 2017 18:53:00 Synchrony Bank/Home Shopping, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
4933171 +EDI: RMSC.COM Sep 22 2017 18:53:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4933144* +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4933145* +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
4933149* +Bureau of Accout Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
4933150* +Bureau of Accout Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
4933151* +Bureau of Accout Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
4933152* +Bureau of Accout Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
4933148* +Bureau of Accout Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
4933158* +Commonwealth of Pennsylvania, County of York, 203 Dart Drive, Hanover, PA 17331-1322
TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ASwartz@mwclaw.com, ecfmail@mwclaw.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Stephen Wade Parker on behalf of Debtor Patricia Ann Zinn Mooneybkecf@gmail.com, wade@swparkerlaw.com; r61895@notify.bestcase.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Patricia Ann Zinn**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6384**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

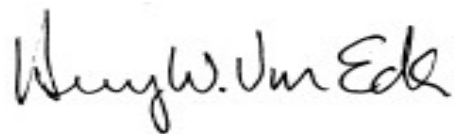
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-02455-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia Ann Zinn

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

September 22, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.